

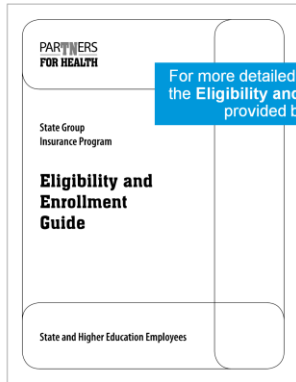
- Welcome to the State of Tennessee Group Insurance Program New Employee Benefits Orientation for State and Higher Education employees. This presentation will provide an overview of the benefits available to you as a new employee.
- The presentation will run through all of the slides without stopping. However, if you would like to hear a section again, you may pause and rewind at any time. You may also use the tabs on the right side of your screen to review by section.

Importance of Your Decisions

- The decisions you make **now** as a new employee will have lasting effects on your benefits
- **Please note:** Some decisions can only be made during the new hire period
- Be aware of all the options available to you and make an informed decision
- Submit questions to your Agency Benefits Coordinator (ABC)

- The State provides a comprehensive benefits package for you and your eligible dependents. It includes health, dental, vision, accident, life and long-term care insurance and other financial and counseling benefits.
- You have many options. Some of the benefits explained in this presentation are only available during the new hire period. Your Agency Benefits Coordinator (ABC) can tell you how long your new hire period lasts.
- If you have questions after the presentation, please make sure to follow up with your ABC.

Resource Materials



For more detailed information, refer to the Eligibility and Enrollment Guide provided by your ABC.

The image shows a form titled "STATE OF TENNESSEE GROUP INSURANCE PROGRAM EMPLOYEE INSURANCE CHECKLIST". It includes a disclaimer at the top and a checklist of items to be reviewed. The checklist is organized into sections: "Eligibility and Enrollment", "Insurance Options", "Insurance Information", and "Insurance Costs". Each section contains a list of items with checkboxes. At the bottom, there are lines for "Employee Signature" and "Agency Benefits Coordinator Signature", along with a date field.

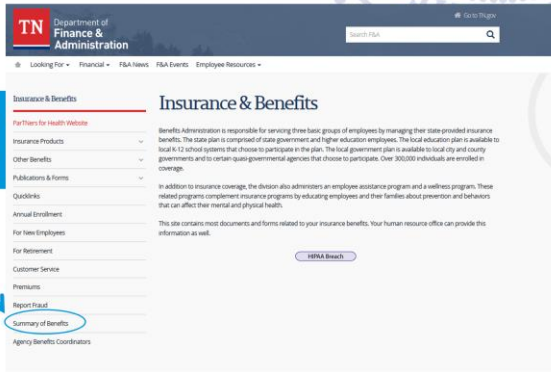
You will also be provided with an Employee Checklist to confirm that you have been informed of important benefits information.

- More detailed information about the topics in this presentation can be found in the Eligibility and Enrollment Guide on the Benefits Administration website (tn.gov/finance/section/fa-benefits) under the “Publications” page.
- Your ABC will provide you with an employee checklist to confirm that you have received this important benefit information. After the presentation, please sign the checklist and return it to your ABC.

Resource Materials

tn.gov/finance/section/fa-benefits

The Summary of Benefits Coverage (SBC) describes your health coverage options. You can print a copy on the Benefits Administration website, or ask your ABC for a copy.



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3

- As required by law, the State of Tennessee Group Health Program has created a Summary of Benefits and Coverage (SBC for short). It describes your health coverage options.
- You can read and print it from the main page of the Benefits Administration website at tn.gov/finance/section/fa-benefits by clicking on Summary of Benefits. You may also request a free printed copy from your ABC.
- Most information found in the SBC is covered in more detail in other publications like the Eligibility and Enrollment Guide, Plan Document and Member Handbooks. These can be found under the “**Publications**” tab on the same website.

About the Plan

- The State Group Insurance Program (the Plan) covers:
 - State and Higher Education Employees
 - Local Education Employees
 - Local Government Employees
- We spend about \$1.3 billion annually and cover nearly 300,000 members
- The health plan is **self-insured**. The State, not an insurance company, pays claims from premiums collected from members and their employers
- The Division of Benefits Administration manages the Plan.

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4

- The State of Tennessee Group Insurance Program covers three groups:
 - The State Plan for State and Higher Education employees
 - The Local Education Plan for K-12 teachers and support staff and
 - The Local Government Plan for employees of quasi-governmental agencies and municipalities
- We spend about \$1.3 billion annually in claims costs for our nearly 300,000 members.
- The Plan is self-insured. All claims are paid through the combined premiums of our members and any contributions that your employer makes toward your monthly premium. The State is the plan administrator rather than an insurance company. The State contracts with insurance carriers to manage the Plan's provider networks, provide member services and manage claims payments on behalf of the State.
- Benefits Administration manages the Plan and works with your ABC to communicate program information. Your ABC will help you with any benefits-related questions or concerns you may have.

Who is Eligible for Coverage?

- Full-time employees and their dependents, who may include:
- Legally married spouses
- Children up to age 26, (natural, adopted, step-children or children for whom the employee is the legal guardian)
 - Special circumstances for disabled dependents may allow for coverage after age 26. Refer to Eligibility and Enrollment Guide or consult your ABC for more information.
- Employees cannot be enrolled in TennCare **and** a State Group Health Insurance Plan
 - Contact your caseworker at TennCare within 10 days of your date of employment to report your new job, salary and that you have access to medical insurance with your new employer

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5

- Full-time employees are eligible for benefits. For insurance purposes, a full-time employee is defined as someone regularly scheduled to work no less than 30 hours per week in a non-seasonal, non-temporary position.
- If you have a family, you may choose to also cover your eligible dependents. A dependent can be a legally married spouse or a child up to age 26. To be considered an eligible dependent, children must be natural, adopted or step-children or children for whom you are the legal guardian.
- If you have a disabled child, you may be able to continue coverage for your child after age 26. For more information refer to the Eligibility and Enrollment Guide or consult your ABC.
- If you are currently enrolled in TennCare, you must inform your caseworker at TennCare of your new employment within 10 days of your hire date. You must report your new job, salary and that you have access to medical insurance with your new employer.
- If you have a dependent child on another plan including TennCare, the child can be carried on another plan.

Adding Coverage

Three times you may add health coverage:

1. As new employee
2. Annual Enrollment in the fall
3. If you experience a special qualifying event
 - A special qualifying event could be marriage, birth of a baby or something that results in loss of other coverage
 - Submit the enrollment within 60 days of the event or loss of other coverage
 - A complete list is provided on page three of the enrollment application

- There are only three times when you may add health coverage:
- The first is right now, when you are a new employee
 - The second is during Annual Enrollment in the fall
 - And the third is if you experience a special qualifying event during the year such as marriage, the birth of a baby or a spouse losing his or her coverage. If you do not select coverage now, but you later experience a special qualifying event, you must submit paperwork within 60 days of the event to add coverage. For a complete list of special qualifying events contact your ABC.

Annual Enrollment

- During Annual Enrollment you may:
 - Enroll, cancel or make changes to health insurance
 - Select or change your health insurance carrier
 - Choose or switch CDHP/PPOs (subject to eligibility)
 - Enroll in, cancel or transfer between dental options
 - Enroll in, cancel or transfer between vision coverage
 - Enroll in or cancel optional accidental death coverage
 - Apply for, cancel, increase or decrease optional term life coverage amounts (if eligible)
- Changes are effective January 1 of the following year

Annual Enrollment occurs during the fall

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7

- An Annual Enrollment period is held each fall for most programs.
- You can choose health insurance options:
 - Enroll in or cancel health insurance for yourself or your eligible dependents
 - Choose or switch your health insurance plan option
 - Select or change your health insurance carrier (BlueCross BlueShield or Cigna)
- Enroll in, cancel or transfer between dental options (Cigna or MetLife).
- Enroll in, cancel or transfer between vision coverage (EyeMed Basic and Expanded).
- Enroll in or cancel optional accidental death coverage.
- Apply for, cancel, increase or decrease optional term life insurance if eligible.
- If you don't enroll in health insurance as a new employee, you will have the option to enroll during the fall Annual Enrollment for coverage effective Jan. 1 the following year.

Canceling Coverage

- You may only cancel health, dental or vision coverage for yourself or your dependents:
 1. During Annual Enrollment
 2. If you become ineligible to continue coverage
 3. If you and/or your dependents become newly eligible for coverage under another plan due to an event like marriage, divorce, birth or adoption of a child.

- There are three times that you can cancel your health, dental or vision coverage later:
 - During Annual Enrollment.
 - If you become ineligible to continue coverage. For example, this could occur if you switch from full-time to part-time employment.
 - Or if you experience one of the qualifying events listed on the Insurance Cancel Request Application.
- It's important to remember that, outside of Annual Enrollment, you cannot cancel coverage at any other time during the plan year unless you experience one of the approved qualifying events or you become ineligible to continue coverage.

Definitions

- **Premiums** - amount you pay each month for your coverage regardless of whether or not you receive health services
- **Copay** - flat amount you pay for services and products (office visits. Prescriptions etc.)
- **Deductible** - set amount you must pay each year for services
- **Coinsurance** - % of cost for a service after you meet deductible

- Let's review some of the terms we use frequently to discuss insurance benefits.
- **Premiums** are the amount you pay each month for your coverage regardless of whether or not you receive health services. Your premium will be deducted from your paycheck automatically. Ask your ABC how your department handles monthly premiums to be sure.
- A **copay** is a flat dollar amount you pay for services and products, like office visits and prescriptions.
- A **deductible** is a set dollar amount that you pay out-of-pocket each year for services. It's important to note that there are separate deductibles for in-network and out-of-network services.
- **Coinsurance** is a form of payment where you pay a percentage of the cost for a service after meeting your deductible.

Definitions

- **Out-of-pocket maximum** - limit on amount you pay each year in deductibles, co-insurance and copays
- **Network** - group of doctors, hospitals and other providers contracted with a health insurance plan to provide services to members at pre-negotiated (usually discounted) fees
- **Maximum allowable charge (MAC)** - the most a plan will pay for a service

For a complete list of definitions, see the Eligibility and Enrollment Guide or visit our website.

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10

- The limit to the amount of money you are responsible for paying each year in deductibles, co-insurance and copays is called the **out-of-pocket maximum**. Once you reach your medical out-of-pocket maximum, the plan pays eligible expenses for the rest of the year and you won't have to pay any more out-of-pocket. This does not apply to premiums. There are also separate out-of-pocket maximums for in-network and out-of-network services. **Please note:** There is a separate pharmacy out-of-pocket maximum for the PPO plans but pharmacy is included in the CDHP out-of-pocket maximum.
- A **network** is a group of doctors, hospitals and other providers contracted with a health insurance plan to provide services to plan members at pre-negotiated fees. Because the insurance company has not negotiated a lower price with out-of-network providers, you will pay higher amounts for services from those providers.
- All services have a **maximum allowable charge or MAC**. This is the most that a plan will pay for a service. When you visit an in-network provider, you don't have to worry about exceeding the MAC. In-network providers agree in advance to fees that don't exceed the maximum. If you see an out-of-network provider who charges more than the MAC for non-emergency services, you will pay the additional amount due.
- To view a complete list of terms and definitions, see the Eligibility and Enrollment Guide or visit the ParTNers for Health website.

What is ALEX?

ALEX is a smart, funny benefits expert who explains benefits options and may help members choose what's best for them.

Go to www.partnersforhealthtn.gov



- We also have ALEX!
- ALEX is the new tool that explains your benefits choices and may help you choose which plan is best for you. Alex is available online 24/7.
- Go to www.partnersforhealthtn.gov and **click on ALEX for State and Higher Education**. This tool will walk you through your health plan options and estimated costs based on information you enter into the decision tool.
- ALEX also includes information about dental and vision, and EAP services and tax savings information that is especially helpful for the new CDHP/HSA options.

Choosing Your Health Insurance Options

1 Plan Options

- Partnership PPO
- Standard PPO
- Wellness HealthSavings CDHP
- HealthSavings CDHP

2 Two Insurance Carriers

- BlueCross BlueShield of Tennessee
- Cigna

3 Four Premium Levels (tiers)

- Employee
- Employee + child(ren)
- Employee + spouse
- Employee + spouse + child(ren)

After your new hire period, changes can only be made if you experience a special qualifying event or during Annual Enrollment in the fall.

*COBRA participants and retirees are not eligible for the Wellness HealthSavings CDHP.

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12

➤ Now, let's look at the health insurance options available to you through the State Group Insurance Program. When making your health insurance selection, there are three decisions to make:

1. Insurance options
 - Partnership PPO (includes the Partnership Promise)
 - Standard PPO
 - Wellness HealthSavings CDHP, (includes the Partnership Promise) the state will contribute to your Health Savings Account, or HSA.
 - And the HealthSavings CDHP (the state will NOT contribute to your Health Savings Account.)
2. Insurance carriers
 - BlueCross BlueShield of Tennessee Network S
 - Cigna LocalPlus network
3. Premium levels (tiers)

1 Health Benefits

Preferred Provider Organizations (PPOs)

- **Partnership PPO and Standard PPO**

- Offer same services and treatments
- Pay less in copays and coinsurance with the Partnership PPO versus the Standard PPO
- Pay deductible first before coinsurance applies
- Separate out-of-pocket maximums for medical and pharmacy
- Pay for prescriptions with copays
- When out-of-pocket maximum is reached the plan pays 100% for in-network services

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13

- We'll start with Preferred Provider Organizations, also known as PPOs
- With a PPO, you can visit any doctor or hospital you want. The PPO has a list of in-network doctors, hospitals and other providers that you are encouraged to use. Note that these in-network providers have agreed to take lower fees so you pay less for services. You will **ALWAYS** pay more for non-emergency services from out-of-network providers.
- We offer two PPOs, the Partnership PPO and Standard PPO:
 - Same services and treatments, but you'll pay less in copays and coinsurance with the Partnership PPO.
 - You'll pay your deductible first before coinsurance applies for some services.
 - A separate out-of-pocket maximum for medical and pharmacy.
 - You'll pay for prescriptions with copays.
 - Once you reach your out-of-pocket maximum, the plan pays 100% for in-network services.

Health Benefits

HealthSavings CDHPs

1. **Wellness HealthSavings CDHP** – must complete the Partnership Promise and the state will put \$500 for employee coverage or \$1,000 for family coverage into your HSA*
2. **HealthSavings CDHP** – does not include the Partnership Promise and no funds from the state. Employees may fund the HSA

*New enrollees with coverage effective dates Sept 2 through Dec 1, 2016, will not receive a state contribution in 2016. This plan is only available to state and higher education active employees.

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14

- The State also offers two Consumer Driven Health Plan or a CDHP plans. You may also hear it sometimes called a High Deductible Health Plan or HDHP.
- The HealthSavings CDHPs provide comprehensive health coverage while giving members a way to save pre-tax funds to pay for qualified medical expenses.
- Plans include a Health Savings Account (HSA) which can be used to pay for qualified medical, behavioral health, dental and vision expenses.
- You have two different options:
 1. Wellness HealthSavings CDHP – With this option, you must agree to complete the 2016 Partnership Promise. In 2016, the state will put \$500 for employee coverage or \$1,000 for family coverage in your Health Savings Account (HSA) for you to use tax free for qualified medical expenses*.
 2. HealthSavings CDHP – Does not include the Partnership Promise and the state will not put funds into a HSA. You can choose to fund your HSA on your own, and the money will still be tax free if used for qualified medical expenses.

Health Benefits

With the HealthSavings CDHP options you have:

- Comprehensive health insurance coverage
- Lower monthly premiums but a higher deductible
 - A tax-free HSA – which you own
 - To meet your deductible before the plan starts paying for covered expenses
- No separate deductible or out-of-pocket maximum for pharmacy
- Coinsurance after you meet your deductible
- Lower total out-of-pocket maximum compared to PPOs

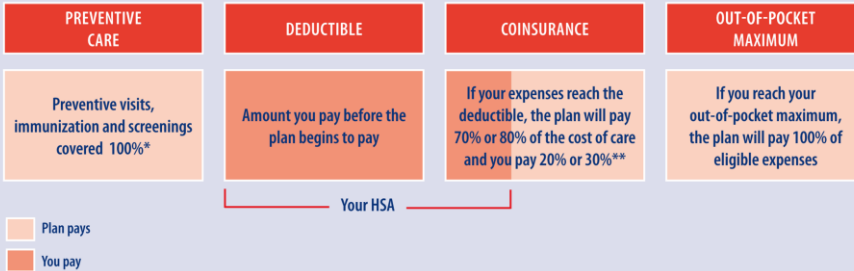
➤ With the HealthSavings CDHP options you have:

- A lower monthly premium but a higher deductible.
- A tax-free HSA – which you own and can use for qualified medical, dental and vision expenses, even if you leave your job or change health insurance plans.
- To meet your deductible before the plan starts paying for covered expenses. But you can use the money in your HSA to pay for qualified medical expenses, including your deductible.
- No separate deductible or out-of-pocket maximum for pharmacy.
- Coinsurance **instead of copays** after you meet your deductible, until you reach your out-of-pocket maximum.
- A lower total out-of-pocket maximum compared to the PPO's separate out-of-pocket maximums for pharmacy and medical/behavioral health.

Health Benefits

How the HealthSavings CDHP Works

Annual Expenses →



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16

Here is a chart that shows how the HealthSavings CDHPs work:

- Preventive care is covered in-network at 100%.
- You pay for health care expenses based on discounted network rates up to the deductible amount.
- When the deductible is met, you pay coinsurance for medical services at either 20% or 30% depending on which HealthSavings plan you choose.
- For pharmacy – maintenance drugs are paid at 10% coinsurance (Wellness HealthSavings CDHP) without having to first meet the deductible. Maintenance drugs are paid at 20% for the HealthSavings CDHP (without Partnership Promise).
- When the out-of-pocket maximum is met, the plan pays 100% for eligible in-network expenses.

Health Benefits

Difference Between PPOs and HealthSavings CDHPs:

In-Network Comparison	Partnership PPO	Standard PPO	Wellness HealthSavings CDHP	HealthSavings CDHP
Deductible	\$450 individual \$1,150 family	\$800 individual \$2,050 family	\$1,400 individual \$2,800 family	\$1,500 individual \$3,000 family
Medical Out-of-Pocket Max	\$2,300 individual 4,600 family	\$2,600 individual \$5,200 family	\$2,300 individual \$4,600 family	\$3,800 individual \$7,600 family
Pharmacy Out-of-Pocket Max	\$2,500 individual \$5,000 family	\$3,000 individual \$6,000 family	included with medical	included with medical
HSA Employer Contributions	N/A	N/A	\$500 individual \$1,000 family	\$0

*New enrollees with coverage effective dates Sept. 2 through Dec. 1, 2016 – the state will not contribute funds to your HSA in 2016.

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17

Here is a chart that highlights some of the differences between the PPOs and the HealthSavings CDHPs:

- The HealthSavings CDHP deductibles are higher than the Partnership and Standard PPOs.
- The medical out-of-pocket maximum for the Wellness HealthSavings CDHP is the same as the Partnership PPO – but the pharmacy out-of-pocket maximum is included with medical. There is no separate pharmacy out-of-pocket with the CDHP.
- The HSA is only available with the CDHP plans.

Health Benefits

CDHP Enrollment Restrictions

- You cannot be enrolled in another plan, including a PPO, spouse's plan or any government plan (Medicare, Medicaid, TRICARE).
- Eligible for VA medical benefits but you did not receive benefits during the preceding three months, you can enroll in and make contributions to your HSA.
 - If you receive VA benefits in the future, then you are NOT entitled to contribute to your account for another three months.
- You can't be claimed as a dependent by someone else.
- For other restrictions go to IRS.gov.

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18

CDHP Enrollment Restrictions

- You cannot have a CDHP with a HSA and be enrolled in another plan, including a PPO, your spouse's plan or any government plan including Medicare A and/or B, Medicaid, TRICARE.
 - If you retire mid-year and enroll in Medicare, you cannot contribute to your HSA. You can use the funds though to pay for qualified medical expenses.
 - NOTE: Your covered spouse or dependents may be able to have other coverage and coverage with your plan. Check IRS guidelines.
- If you are eligible for VA medical benefits and did not receive benefits during the preceding three months, you can enroll in and make contributions to your HSA.
 - If you receive VA benefits in the future, then you are NOT entitled to contribute to your HSA for another three months.
- You cannot be claimed as a dependent by someone else.
- For other restrictions go to IRS.gov

Health Benefits

What are the benefits of a HSA?

- The money in your HSA (yours and employer contributions) **rolls over each year**
- Use money in your account to pay deductible and qualified expenses including some **not covered by the CDHP (i.e. vision and dental, hearing aids, acupuncture etc.)**
- The money is yours! Take it with you if you leave, retire or change plans
- The HSA offers tax advantages on money in your account:
 1. Both employer and employee contributions are tax free
 2. Withdrawals for qualified medical expenses are tax free
 3. Interest earned is tax free
- HSA is a retirement savings account option.

What are the benefits of a HSA?

- The money you save in the HSA (both yours and any employer contributions) rolls over each year.
- You can use money in your account to pay your deductible and qualified medical, behavioral health, vision and dental expenses even if not covered by insurance like hearing aids, contact lens supplies and acupuncture with a great tax advantage.
- The money is yours! You don't lose it at the end of the year. You take it with you if you leave or retire.
- The HSA offers tax advantages:
 1. Both employer and employee contributions are tax free.
 2. Withdrawals for qualified medical expenses are tax free.
 3. Interest earned is tax free.
- It also serves as another retirement savings account option. Money in your account can be used tax free for health expenses even after you retire. And, when you turn 65, it can be used for non-medical expenses. But non-medical expenses will be taxed.

Health Benefits

How does the HSA work?

- You can contribute pre-tax money into your account and then use the funds for qualified medical expenses or save for future expenses.
- You cannot fund or use your HSA if you or your spouse have funds in a medical FSA the same year.

Allowable maximum contribution:

You can contribute to your HSA up to the annual IRS allowable maximums:

- In 2016, IRS guidelines allow total tax-free contributions up to \$3,350 for individuals and \$6,750 for families annually.
- At age 55 and older, you can make an additional \$1,000/year contribution (\$4,350 for individuals or \$ 7,750 for families).
- If the state contributes money to your account, it counts toward the maximum.

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20

- You can contribute pre-tax money to your HSA through payroll deduction to cover your qualified medical expenses, including your deductible.
- You can also make post-tax contributions and claim it on your taxes.
- You cannot fund or use your HSA if you or your spouse (even if he or she is not covered on your plan) have money in a medical FSA the same calendar year.
- **You can contribute up to the IRS allowable maximums:**
 - **In 2016, IRS guidelines allow total tax-free contributions up to \$3,350 for individuals and \$6,750 for families annually.**
 - **At age 55 and older, you can make an additional \$1,000/year contribution (\$4,350 for individuals or \$7,750 for families)**
 - **If the state contributes money to your account, it counts toward the contribution maximum.**
- **Higher Ed employees:** Please work with your ABC to set up your payroll deduction contribution.

Health Benefits

PayFlex – Health Savings Account

- **If you choose to enroll in a HealthSavings CDHP, a health savings account is automatically opened for you.**
 - PayFlex will send you a letter asking for additional information
 - Then, you will receive a debit card from PayFlex.
 - Register and access your PayFlex HSA online at www.stateoftn.payflexdirect.com

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21

- PayFlex will ask you for additional information.
- PayFlex, the state's HSA vendor, will send you a debit card.
- You will register and access your PayFlex HSA online at www.stateoftn.payflexdirect.com.
- You may request additional cards from PayFlex.

Health Benefits

PayFlex – Health Savings Account

- **Use the PayFlex Card**
 - Convenient way to pay for eligible expenses
 - Expenses paid automatically
 - Keep your receipts for audit purposes
- **Pay yourself back**
 - Pay for eligible expenses with cash, check or personal credit card
 - Withdraw funds for your HSA to pay yourself back
 - Or have payment deposited directly to checking or savings account
- **Pay your provider**
 - Use PayFlex's online feature to pay provider
- **Contribute post-tax dollars** from your bank account online

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22

- **The PayFlex Card** is a convenient way to pay for eligible expenses automatically, as long as funds are available. Keep your receipts for audit purposes.
- Or, you can pay for your eligible medical expenses with cash, check or personal credit card and pay yourself back from your HSA by transferring funds online to your bank account.
- Use PayFlex's online feature to pay your provider directly from your account.
- **You can also contribute post-tax dollars** from your checking or savings account online and file for the deduction on your tax return.

Health Benefits

PayFlex – Health Savings Account

- **PayFlex free mobile app**
 - Manage and access your account 24/7
 - Available for most mobile digital devices
 - Upload photos of receipts for tax purposes
- **Earn interest and invest your money**
 - Earn tax free interest on your HSA
 - When account reaches \$1,000 – can invest the funds over this amount
- **Account fees:** The state pays the monthly HSA maintenance fee while you're enrolled in a HealthSavings CDHP. You are responsible for standard banking fees. If you leave your job, retire or choose a PPO option in the future, you will be responsible for paying any applicable HSA fees.

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23

The PayFlex free mobile app

- Makes it easy for you to manage your account online 24/7
- Available for iPhone and iPad mobile digital devices, Android and BlackBerry
- Can upload photos of your receipts of qualified expenses for tax purposes
- **Earn interest and invest your money**
 - Earn interest each month on the money in your HSA
 - When your account balance reaches \$1,000 - you can invest the funds over this amount online
- **Account fees:** The state will pay for your HSA monthly maintenance fee as long as you are enrolled in a HealthSavings CDHP. You are responsible for standard banking fees like non-sufficient funds, stop payments, overdrafts and investment fees.
 - If you leave your job, retire or choose a PPO option in the future, you will be responsible for paying HSA maintenance fees.

2016 Partnership Promise

- Employees who enroll in the Partnership PPO or the Wellness HealthSavings CDHP pay lower premiums and costs by agreeing to complete simple steps for better health. These steps are called the Partnership Promise.
- The Partnership Promise is an annual commitment, but you are not required to sign a new promise each year.
- You and all eligible family members must enroll in the same healthcare option. Your dependent spouse must also agree to the Partnership Promise.
- Children are not required to complete the steps.
- Healthways administers the Partnership Promise.
- Requirements may change each year.

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24

- If you enroll in the Partnership PPO or the Wellness HealthSavings CDHP, you pay lower costs by agreeing to complete simple steps for better health. These steps are called the Partnership Promise.
- The Partnership Promise is an annual commitment.
- You agree to fulfill the Partnership Promise each year you are enrolled in the Partnership PPO or Wellness HealthSavings CDHP. You will not be required to sign a new promise each year.
- You and all eligible family members must enroll in the same healthcare option. Your dependent spouse must also agree to the Partnership Promise.
- Children are not required to complete the steps.
- Healthways administers the Partnership Promise.
- Requirements may change each year.

Goal of the Partnership Promise

Offers tools and health coaches to help you get and stay healthy:

- Lose weight
- Eat healthy
- Increase exercise
- Quit tobacco.

Members who participate in the Partnership Promise are also rewarded with lower rates and lower costs for service.

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25

- Goal of the Partnership Promise: To help you get and stay healthy.
- Poor health costs all of us.
- But we can reduce healthcare costs with personal choices. Most members want to lose weight, eat healthy, increase exercise and quit tobacco. The Partnership Promise provides tools and resources to help members get and stay healthy and support those with chronic conditions.

Partnership Promise – 2016 New Members

2016 new members and covered spouses must:

1. Complete the online Well-Being Assessment (WBA)
 - **partnersforhealthtn.gov** and click on the “My Wellness Tab”
2. Get a biometric health screening from your physician
 - Includes height, weight, blood pressure, waist circumference, glucose and cholesterol levels
- **Steps 1 and 2 must be completed within 120 days from the day your coverage begins.**

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26

- 2016 new members and their covered spouses must:
 - Complete the online Well-Being Assessment (WBA)
 - Get a biometric health screening from your physician
- New employees who enroll in the Partnership PPO or the Wellness HealthSavings CDHP must complete the steps within 120 days from the day your coverage begins. If you fail to do so, you and your dependents will be transferred to a different plan the following year.
- **Note:** Employees with coverage effective dates of September 1 – December 1 DO NOT have to complete the Partnership Promise requirements within 120 days.
- **If you think you might be unable to fulfill the Partnership Promise, call our ParTNers for Health Wellness Program at 1-888-741-3390, and they will work with you and/or your physician, if you wish, to find an alternate way for you to meet the Promise.**

2

Choosing an Insurance Carrier

- Once you select your plan, select either:
 - BlueCross BlueShield of Tennessee Network S
 - Cigna LocalPlus Network
- Check the networks carefully to make sure your preferred doctors and hospitals are in the network you choose

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27

- The next step is to choose between two carriers:
 - BlueCross BlueShield of Tennessee, which offers Network S.
 - And Cigna, which offers the LocalPlus Network.
- You may choose between these two carriers, regardless of health option you select.
- Check the networks carefully for your preferred doctor or hospital when making your selection.
- Provider directories are available on the ParTNers for Health website (**partnersforhealthtn.gov**), by calling the carrier or from your ABC.
 - The online directories are found on the carrier's website and are always the most current version of the provider directories.

3 Choosing Your Premium Level

- Four premium levels (tiers) available:
 - Employee Only
 - Employee + Child(ren)
 - Employee + Spouse
 - Employee + Spouse + Child(ren)

Remember: Partnership PPO premiums are lower than the premiums for the Standard PPO

Wellness HealthSavings CDHP premiums are lower than the HealthSavings CDHP premiums

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28

- Once you have selected your health option and carrier, you will need to choose your premium level. The amount you pay in premiums depends on the option you choose and the number of people you cover under the plan. There are four premium levels available: Employee Only, Employee + Child or Children, Employee + Spouse and Employee + Spouse + Child or Children.
- For most people, choosing a premium level is easy. The level depends on the eligible dependents you want to cover your health plan.
 - Just remember, if you're enrolling as a family all of you must be enrolled in the same state group health insurance option with the same insurance carrier.

Choosing Your Premium Level

- If your spouse works for a local government or education agency whose health insurance is through the State
 - You can choose premium level, health option and insurance carrier separately
- If you and your spouse are both State and Higher Education employees:
 - Consider employee only coverage or employee + child(ren) to receive the maximum life insurance benefit.

NOTE: An individual may only be covered under one state policy

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29

- If you are married to an employee who works for the State, Higher Education or a participating Local Government or Local Education agency, you can each enroll in employee-only coverage. If you do that, you can each choose your own health benefit option and insurance carrier, just like any two plan members who are **not** married. If you have dependent children, consider your options carefully and choose the one that makes the most sense for you and your family.
- If you and your spouse are both State and Higher Education employees, you may each want to consider enrolling in employee only coverage or, if you have children, one of you may want to enroll in employee + child or children, to ensure that you receive the maximum life insurance benefit. However, an individual may only be covered under one policy.

Premiums: State Plan

Employee Share of Monthly Premiums

Premium Level	Partnership PPO	Standard PPO	Wellness HealthSavings CDHP	HealthSavings CDHP
Employee Only	\$118.50	\$143.50	\$81.00	\$81.00
Employee + Child(ren)	\$177.74	\$202.74	\$122.50	\$122.50
Employee + Spouse	\$248.84	\$298.84	\$170.50	\$170.50
Employee + Spouse + Child(ren)	\$308.09	\$358.09	\$212.00	\$212.00

The State pays 80 percent of the total premium cost for active State and Higher Education employees.

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30

- For active employees, the State pays 80 percent of the total premium; employees pay only 20 percent.
- A complete chart for all coverage tiers is available in the Eligibility & Enrollment Guide and on the ParTNers for Health website.
- Partnership PPO and Wellness HealthSavings plan members receive lower premiums by agreeing to the Partnership Promise.
- Wellness HealthSavings CDHP members receive state contributions in their HSAs.

In-Network Deductibles and Out-of-Pocket Maximums

In-Network Comparison	Partnership PPO	Standard PPO	Wellness HealthSavings CDHP	HealthSavings CDHP
Deductible	\$450 individual \$1,150 family	\$800 individual \$2,050 family	\$1,400 individual \$2,800 family	\$1,500 individual \$3,000 family
Medical Out-of-Pocket Max	\$2,300 individual \$4,600 family	\$2,600 individual \$5,200 family	\$2,300 individual \$4,600 family	\$3,800 individual \$7,600 family
Pharmacy Out-of-Pocket Max	\$2,500 individual \$5,000 family	\$3,000 individual \$6,000 family	included with medical	included with medical
HSA Employer Contributions	N/A	N/A	\$500 individual \$1,000 family	\$0

*New enrollees with coverage effective dates Sept. 2 through Dec. 1, 2016 – the state will not contribute funds to your HSA in 2016.

*See eligibility guide for more detail on out-of-network costs

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31

Here is an overview of the deductibles and out-of-pocket costs under each plan based on in-network services:

- The HealthSavings CDHP deductibles are higher than the Partnership and Standard PPOs.
- The medical out-of-pocket maximum for the Wellness HealthSavings CDHP is the same as the Partnership PPO – but the pharmacy out-of-pocket maximum is included with medical. There is no separate pharmacy out-of-pocket with the CDHP.
- The HSA is only available with the CDHP plans.
- Please check the Eligibility and Enrollment guide for more detail and for out-of-network cost deductibles and out-of-pocket maximums.

Free In-Network Preventive Care

If provided in-network, free preventive care includes:

- Flu and pneumococcal vaccinations
- Annual physical exam
- Annual well-woman visit
- Osteoporosis screening for women
- Screenings for colon, breast or cervical cancer

Regular preventive care is one of the most important things
you can do to stay healthy.

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32

- Regular preventive care is one of the most important things you can do to stay healthy, so we want to take a minute to highlight the free preventive care available to you on all state health plan options. Free preventive services if received by an in-network provider, include:
 - Flu and pneumococcal vaccinations
 - Annual physical exam
 - Annual well-woman visit
 - Osteoporosis screening for women
 - Screenings for colon, breast or cervical cancer, and more
- For some procedures, different medical criteria may apply based on the carrier you select.

Take Note!

- Deductibles and out-of-pocket maximums for in-network and out-of-network services add up **separately** in PPOs and CDHPs.

Example – Partnership PPO

- **In-network** services count toward in-network deductible and out-of-pocket maximum

	Deductible	Out-of-Pocket Max
In-Network	\$450	\$2,300

- **Out-of-network** services count toward out-of-network deductible and out-of-pocket maximum

	Deductible	Out-of-Pocket Max
Out-of-Network	\$800	\$3,500

Ineligible expenses, including non-covered services and expenses over the MAC don't count toward deductibles and out-of-pocket maximums.

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33

- Deductibles and out-of-pocket maximums for in-network and out-of-network services add up separately. For the purpose of this example, we are looking at costs for someone with single coverage in the Partnership PPO.
- If you incur in-network expenses, that amount goes toward the in-network deductible of \$450 and out-of-pocket maximum of \$2,300. If you incur out-of-network expenses, that amount goes toward the out-of-network deductible of \$800 and out-of-pocket maximum of \$3,500. Also, eligible pharmacy expenses apply separately toward the pharmacy out-of-pocket maximum.
- Only eligible expenses will apply toward the deductible and out-of-pocket maximum. Charges for non-covered services and amounts exceeding the maximum allowable charge will not be counted.
- PPO copays do not count toward your deductible but do apply to out-of-pocket maximums, except for Partnership and Standard PPO in-network pharmacy costs which have a separate out-of-pocket maximum.

Pharmacy Benefits

CVS/Caremark is the pharmacy benefits manager for all plan members

- Covered drug list is the same for both the PPOs and CDHPs
- More than 67,000 independent and chain pharmacies throughout the U.S.
- 90-day supply of approved maintenance drugs is available at discounted rates
 - About 916 Tennessee pharmacies fill 90-day prescriptions in the Retail 90 Network

Tobacco Cessation: The state's prescription drug coverage provides free tobacco quit aids to members who want to stop using tobacco products.

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34

- Your health plan includes pharmacy benefits. It is automatically included when you enroll in health insurance.
- Pharmacy benefits are administered by CVS/Caremark, one of the largest pharmacy benefits managers in the country. Their network of more than 1,600 pharmacies in Tennessee includes many major chains and independent pharmacies. And more than 900 of them in Tennessee will fill 90-day prescriptions in the Retail 90 Network.
- The State's prescription drug coverage provides free tobacco quit aids to members who want to stop using tobacco products.
- You can refer to the Eligibility and Enrollment Guide or the ParTNers for Health website for more information about pharmacy benefits.

Prescription Drug Copays

	Partnership PPO		Standard PPO		Wellness HealthSavings CDHP		HealthSavings CDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
30-Day Supply (only from pharmacies in the 30-day network)	\$5 copay generic \$35 copay preferred brand \$85 copay non-preferred brand	Copay, plus any amount exceeding MAC	\$10 copay for generic \$45 copay for preferred brand \$95 copay for non-preferred brand	Copay, plus any amount exceeding MAC	After deductible is met - 20% coinsurance	After deductible is met - 40% coinsurance plus amount exceeding MAC	After deductible is met - 30% coinsurance	After deductible is met - 50% coinsurance plus amount exceeding MAC
90-Day Supply (90-day network pharmacy or mail order)	\$10 copay generic \$65 copay preferred brand \$165 copay non-preferred brand	Copay, plus any amount exceeding MAC	\$20 copay for generic \$85 copay for preferred brand \$185 copay for non-preferred brand	Copay, plus any amount exceeding MAC	After deductible is met - 20% coinsurance	N/A – no network	After deductible is met - 30% coinsurance	N/A – no network
90-Day Supply (certain maintenance medications from 90-day pharmacy or mail order)	\$5 copay generic \$30 copay preferred brand \$160 copay non-preferred brand	Copay, plus any amount exceeding MAC	\$10 copay generic \$40 copay preferred brand \$180 copay non-preferred brand	Copay, plus any amount exceeding MAC	10% coinsurance without first having to meet deductible	N/A – no network	20% coinsurance without first having to meet deductible	N/A – no network

- While the coverage for prescription drugs is the same for both PPOs, the copays will be less expensive in the Partnership PPO.
- With both CDHPs you must pay the full negotiated cost for drugs up to the deductible. Then, your coinsurance kicks in, which is ten percent lower with the Wellness HealthSavings CDHP.
- You will also save money by using the 90-day network to receive your medications through mail order or at a participating “mail at retail” pharmacy. **Please note:** Specialty medications have a 30-day supply limit and must be filled at a CVS/Caremark specialty network pharmacy.
- You can see from the chart that copays and co-insurance are lower for certain maintenance medications, when you use the mail order benefit or a 90-day network retail pharmacy. These specific maintenance medications include statins, antihypertensives and meds for asthma, COPD, depression, coronary artery disease, congestive heart failure and oral diabetic medications, insulins and supplies. Please note that diabetic supplies include needles, test strips and lancets only.

Employee Assistance Program (EAP) – Free

Included for every employee eligible for medical benefits. You and your dependents receive EAP benefits even if you do not participate in the State Group Insurance Program. EAP can help with:

Family or relationship issues	Child and elder care
Feeling anxious or depressed	Difficulties and conflicts at work
Dealing with addiction	Grief and loss
Legal or financial issues	Work/life balance

- **Services are free, confidential and available to members 24/7**
- You and your eligible dependents - get up to five, free counseling sessions per problem episode, per year
 - Toll Free 24/7 at **1.855.HERE4TN** (1.855.437.3486)
 - Or at **www.Here4TN.com**

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36

➤ **Employee Assistance Program (EAP):**

- The Employee Assistance Program, or EAP, is offered to all employees and dependents who are benefits eligible. You do not have to be enrolled in State Group Insurance Program to receive this benefit.
- The Employee Assistance Program (EAP) helps you and your family with both workplace and personal issues.
- Services are free, confidential and available to members 24/7.
- You and your eligible dependents may get up to five, free counseling sessions per problem episode, per year.
- Your EAP also offers work-life services, financial and legal services, assistance finding eldercare and dependent care services and much more.

➤ **Work/Life Resources include:**

- Finding solutions to the challenges you may face throughout all life stages. Such as prenatal care, adoption, infant and child care, education resources, retirement planning, senior care and special needs services, and more.

➤ **Legal/Financial Consultations include:**

- Talking with an attorney to discuss your legal concerns. You may choose to have a phone or in-person consultation with a local attorney. The initial session is free to you.
- You can be connected with a financial expert for a telephone consultation. Additional sessions are offered at a discounted rate after your first free hour.

- Call 1.855.HERE4TN (1.855.437.3486), or visit www.HERE4TN.com.

Behavioral Health and Substance Abuse Treatment

All members of state health plans have behavioral health and substance abuse treatment benefits through Magellan Health

- Call 1.855.HERE.4.TN (1.855.437.3486) or www.HERE4TN.com
- Services include:
 - Outpatient assessment and treatment
 - Inpatient assessment and treatment
 - Alternative care (partial hospitalization, residential or intensive outpatient treatment)
 - Treatment follow-up and aftercare
- Prior authorization is required for some services

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37

- Members and their dependents enrolled in health coverage have behavioral health and substance abuse treatment benefits through Magellan Health.
 - Call 1.855.HERE4TN (1.855.437.3486) or visit www.HERE4TN.com to access services or to speak with a trained professional for a referral day or night and also access services:
 - Outpatient assessment and treatment
 - Inpatient assessment and treatment
 - Alternative care such as partial hospitalization, residential treatment and intensive outpatient treatment
 - Treatment follow-up and aftercare
- To receive maximum benefit coverage, participants must use a network provider. In some instances, such as inpatient care, preauthorization is required.
- Copays and co-insurances for these services are based on your PPO and CDHP selection. Prior authorization is required for some outpatient and all inpatient services.

Optional Dental Benefits

Eligible employees can choose between two dental options:

Cigna Prepaid Plan	MetLife Dental Preferred Plan
<ul style="list-style-type: none">• Fixed Copays• Participating dentists only	<ul style="list-style-type: none">• Coinsurance and deductibles• Any dentist• Pay less with network providers

- Eligible employees can enroll in one of two options
- Dental insurance **premium is paid 100 percent by the employee**

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38

- Now let's talk about dental benefits. You can choose between two dental plans – a Prepaid Plan and a Dental Preferred Provider Organization often called a DPPO.
- You do not have to be enrolled in health coverage to enroll in dental insurance.
- In the prepaid plan, you must select from a specific group of dentists.
- Under the DPPO plan, you may visit the dentist of your choice; however, members receive maximum savings when visiting a DPPO network provider.
- Both dental options have specific guidelines for benefits such as exams and major procedures, and have a four-tier premium structure just like health insurance. Be sure to check with the dental provider to make sure the dentist you want is in the network.
- Like health insurance, you pay premiums upfront for dental coverage regardless of whether or not you use any services. What you pay depends on the plan you choose. However, unlike health insurance where a portion of the premium is paid by the employer, the cost of dental insurance is paid 100 percent by the employee.

Prepaid Plan

Prepaid Plan Administered by **Cigna**

The network is Cigna Dental Care (HMO)

Services provided at set copay amounts from limited network

- Must select a dentist from the Prepaid Plan list and notify Cigna
- Some areas in state where network dentists are not available
- Must use selected dentist to receive benefits
- No deductible, no claims and no waiting period
- Referrals are not required

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39

- The **Prepaid Plan** is administered by Cigna and provides services at predetermined copay amounts from a limited network of participating dentists and specialists. The network is Cigna Dental Care (HMO).
- To receive benefits, you must select a dentist from the Prepaid Plan list and notify Cigna of your selection.
- There are some areas in the state where the network dentists are not available and some may not accept new prepaid members. Review the provider directory carefully.
- You must use your selected dentist to receive benefits.
- This plan provides services at predetermined member copay amounts (reduced fees) for dental treatments.
- There are no deductibles to meet, no claims to file, no waiting periods for covered services, no annual dollar maximum and pre-existing conditions are covered.
- Referrals are not required.
- To find a dentist in Cigna's network, visit the dental section of the ParTNers for Health website or call the Cigna call center at the number listed on the inside cover of the Eligibility and Enrollment Guide.

Dental Preferred Provider Organization

Dental Preferred Provider Organization (DPPO) Plan administered by **MetLife**. The network is PDP.

The DPPO plan provides services with member coinsurance rates

- **Choose any dentist** (maximum benefits when visiting an in-network MetLife DPPO provider)
- Pay co-insurance for covered services
- Deductible applies for basic and major covered services for in and out of network providers
- You or dentist file claims for covered services
- Referrals not required
- Some services require a 6-month waiting period
- Orthodontic services require a 12-month waiting period
- Some limitation and exclusions apply

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40

The DPPO plan is administered by **MetLife**. It provides services with member coinsurance rates.

- You can choose any dentist but maximum benefits are available when visiting an in-network MetLife DPPO Provider. The network is PDP.
- You pay co-insurance for covered services.
- Deductible applies for basic and major covered services for in and out of network providers.
- You or your dentist will file claims for covered services.
- Referrals to specialists are not required.
- Some services such as crowns, dentures, implants, etc. require a 6-month or a 12-month waiting period before benefits begin.
- Orthodontics and replacement of a missing tooth (non-congenital) require a 12-month waiting period before benefits begin.
- There are limitations and exclusions, for example, no benefits for cosmetic reasons.
- You can find a dentist in MetLife's network by visiting the dental section of the ParTNers for Health website or by calling the customer service center at the number listed on the inside cover of the Eligibility and Enrollment Guide.

Dental Premiums

Premiums	Prepaid Plan	DPPO Plan
Employee Only	\$12.61	\$21.51
Employee + Child(ren)	\$26.18	\$49.46
Employee + Spouse	\$22.35	\$40.69
Employee + Spouse + Child(ren)	\$30.73	\$79.62

Dental services for both the Prepaid Plan and the Dental PDO include:

- Periodic oral evaluations
- Routine Cleanings
- Amalgam fillings
- Endodontic – Root Canal
- X-rays
- Extractions
- Major restorations
- Orthodontics
- Dentures

- Just like health insurance, there are four premium levels from which you can choose for either plan. The premium level you select will depend on the number of dependents you choose to cover.
- Dental services for both Cigna Prepaid Plan and MetLife DPPO plan include:
 - Periodic oral evaluations
 - Routine Cleanings
 - Amalgam fillings
 - Endodontics – Root Canal
 - X-rays
 - Extractions
 - Major restorations
 - Orthodontics
 - Dentures

Optional Vision Benefits

Administered by EyeMed Vision Care

- Plan options:

Basic Plan	Expanded Plan
<ul style="list-style-type: none">• Discounted rates	<ul style="list-style-type: none">• Co-pays
<ul style="list-style-type: none">• Allowances	<ul style="list-style-type: none">• Allowances
	<ul style="list-style-type: none">• Discounted rates

- Both plans offer the same services

- The optional vision plan is administered by EyeMed Vision Care.
- **Choose from two plans:**
 - With the basic plan, you pay a discounted rate or the plan pays a fixed-dollar allowance for services and materials.
 - The expanded plan provides services with a combination of copays, allowances and discounted rates.
- Both plans offer the same services including:
 - Annual routine eye exam (once every calendar year)
 - Frames (once every two calendar years)
 - Eyeglass lenses (once every calendar year) or contact lenses (once every calendar year)
 - Discount on Lasik/Refractive surgery
- In-network and out-of-network benefits are available. Go to **partnersforhealthtn.gov** for a list of limitations and exclusions.
- You will receive the maximum benefit when visiting a provider in EyeMed's Select Network.

Vision Premiums

- Monthly premiums for Active Members:

Premiums	Basic Plan	Expanded Plan
Employee Only	\$3.35	\$5.86
Employee + Child(ren)	\$6.69	\$11.72
Employee + Spouse	\$6.35	\$11.14
Employee + Spouse + Child(ren)	\$9.83	\$17.23

- EyeMed offers some additional discounts

Each year during Annual Enrollment, eligible employees can enroll in or transfer between vision options.

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43

- This chart shows the premiums associated with each vision plan. There are four premium levels from which you can choose, and the premium level you select will depend on the number of dependents you choose to cover.
- Members are responsible for the full premium.
- **EyeMed offers some additional discounts:**
 - 40 percent off on additional pairs of eyeglasses at any network location, after the vision benefit has been used.
 - 15 percent off conventional contact lenses after the benefit has been used.
 - 20 percent off non-covered items such as lens cleaner, accessories and non-prescription sunglasses.
 - **Expanded plan only:** 25 percent to 50 percent savings on premium progressive lenses and anti-reflective lenses.
- If you do not enroll in the vision plan as a new employee, you can add coverage later during Annual Enrollment. Each fall during Annual Enrollment, eligible employees can enroll in or transfer between vision options.

Additional Benefits

- State employees are also eligible for:
 - ParTNers for Health Wellness Program
 - Life Insurance
 - Long-Term Care Insurance
 - Sick Leave Bank
 - Flexible Benefits
 - Deferred Compensation

Did You Know?

All State employees have access to the ParTNers for Health Wellness Program even if enrolled in the Standard PPO or HealthSavings CDHP.

- In addition to health, dental and vision benefits, you have access to other benefits – some you will receive automatically when you enroll in health insurance, while others are optional benefits in which you must choose to enroll. These additional benefits include the ParTNers for Health Wellness Program, life insurance, long-term care insurance, sick leave bank, flexible benefits and deferred compensation.

ParTNers for Health Wellness Program

- The ParTNers for Health Wellness Program is FREE to all health insurance plan members, eligible spouses and dependents
- Wellness Resources:
 - Coaching
 - Well-Being Assessment (WBA)
 - Nurse Advice Line
 - Wellness Challenges
 - Weight Watchers at Work discounts and Fitness Center discounts
 - Weekly health e-tips

Visit [wellness webpage](#) on the ParTNers for Health website to access

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45

ParTNers for Health Wellness Program

You don't have to be in the Partnership PPO or Wellness HealthSavings CDHP to take charge of your health and feel your best. The ParTNers for Health Wellness Program is **FREE** to all health insurance plan members. Everybody can take small steps to improve their health.

The Wellness Resources include:

- **Coaching** offers professional support to create and meet goals to improve your health.
- **Well-Being Assessment (WBA)** is an online questionnaire to help you learn more about your health and identify any potential risk. New Partnership PPO and Wellness HealthSavings CDHP members must complete the WBA within 120 days.
- **Nurse Advice Line** gives you medical information and support 24/7 at no cost to you. Call 888.741.3390 to reach the nurse line.
- **Quarterly Wellness Challenges** offer a fun way to help you develop a healthier lifestyle while providing group support.
- **Weight Watchers at Work discounts** and **Fitness Center discounts** offer affordable ways for members to improve their health.

- **Additional wellness and fitness discounts** are available through the EAP program and our carriers **BCBST** and **Cigna**.
- To access any of these services offered by the wellness program, contact the ParTNers for Health Wellness Program at **1-888-741-3390**.

Working for a Healthier Tennessee

- Expands wellness resources to all employees
- Encourages state employees to lead healthier lives by focusing on:
 1. Physical Activity
 2. Healthy Eating
 3. Tobacco Cessation

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46

- The *Working for a Healthier Tennessee* initiative was implemented under the leadership of Governor Bill Haslam and is supported by the ParTNers for Health Wellness Program and the ParTNers Employee Assistance Program.
- It expands wellness resources to employees regardless of whether or not they are enrolled in health coverage.
- Its goal is to encourage and enable employees to lead happier, healthier lives. Most departments have a Wellness Council to help employees improve in three key areas: physical activity, healthy eating and tobacco cessation.

Basic Term Life and Accidental Death and Dismemberment

- The State provides free to all full-time employees:
 - \$20,000 of basic term life insurance
 - \$40,000 of basic accidental death and dismemberment (AD&D)
- If you are enrolled in health insurance as the head of contract, your coverage automatically increases with your salary up to:
 - \$50,000 for term life insurance
 - \$100,000 for AD&D insurance
- If you enroll in family health insurance, your enrolled dependents are covered for \$3,000 of basic term life coverage and basic AD&D based on your salary and family composition. **Coverage effective date is the same as health insurance.**

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47

- The State provides, at no cost to you, \$20,000 of basic term life insurance and \$40,000 of basic accidental death and dismemberment insurance coverage. You are automatically enrolled for this coverage when you are hired.
 - **The amount of basic term and basic accidental death and dismemberment begins to decrease when the employee reaches the age of 65.**
- If you enroll in health coverage, the amount of coverage automatically increases as your salary increases, with premiums for coverage above the \$20,000 and \$40,000 amounts automatically deducted from your paycheck. The maximum amount of coverage is \$50,000 for basic term life insurance and \$100,000 for accidental death and dismemberment insurance. For employees who do not enroll in health coverage, the amount of coverage does not increase regardless of salary.
- If you enroll in family health coverage, your dependents enrolled in health insurance are covered for \$3,000 of basic dependent term life coverage and for basic accidental death and dismemberment based on your salary and family composition.
- There are also **Life Insurance Resources** for employees:
 - Travel assistance: Pre-trip resources as well as emergency assistance and transport services available 24/7 when 100+ miles from home.

- Beneficiary Financial Counseling: Independent financial counseling services for beneficiaries.
 - Legacy Planning Resources: Assistance with resources designed to help families plan for end-of-life issues.
- You can go to **partnersforhealthtn.gov** for more information.

Optional Accidental Death & Dismemberment Insurance

- Accidental death and dismemberment protection for yourself and your dependents
- Coverage is available at low group rates – no questions asked
- Premiums vary by salary
- You may enroll as a new employee or during Annual Enrollment
- The maximum benefit available to employees is \$60,000
- Enroll through ESS

Basic Term Life, Basic AD&D and Optional AD&D are administered by Minnesota Life.

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48

- In addition to the basic coverage, you and your dependents may also enroll in optional accidental death and dismemberment coverage. This coverage comes with an additional premium and pays an additional amount in the case of accidental death or dismemberment. New employees may enroll at the time they are hired or during Annual Enrollment each fall.
 - Coverage is available at low group rates, no questions asked.
- Premiums vary by salary.
- The maximum benefit for employees is \$60,000.
- Enroll in Optional Accidental Death & Dismemberment Insurance through Edison (ESS).
- For more information you can also go to **partnersforhealthtn.gov**.

Optional Term Life Insurance

- Premiums are based on age and the amount of coverage requested
- Coverage is also available for spouses and dependent children
 - Spouses: Maximum level of coverage is \$30,000
 - Children: \$5,000 or \$10,000 term rider
- **Must enroll in first 31 days of employment for guaranteed issue coverage. Effective after three full months of employment.**
- You can apply later during Annual Enrollment by answering health questions
- Select up to five times your annual base salary when first eligible
 - Minimum coverage level: \$5,000
 - Maximum coverage level: \$500,000
 - Enroll through Minnesota Life website at lifebenefits.com/stateoftn

Optional Term Life Insurance is administered
by Minnesota Life.

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FOR HEALTH**

49

- The State also gives you the option to buy Optional term life insurance.
- Premiums for this plan are based on age and the amount of coverage requested. Optional Term Life insurance is a plan you own as an individual. That means you can keep the coverage if you leave your job or retire.
- You and your dependent spouse and children may enroll in this coverage regardless of whether you enroll in health coverage.
- For guaranteed issue coverage, you must enroll during the first 31 calendar days of employment. The coverage is effective the first of the month after you complete three full calendar months of employment. If you do not enroll when first eligible, you can apply for coverage during Annual Enrollment by answering health questions.
- You may select up to five times your annual base salary if you apply when first eligible. You may apply for up to seven times your annual base salary, but evidence of good health is required. The minimum coverage level is \$5,000 and the maximum coverage level is \$500,000.
- Your spouse may have \$5,000, \$10,000 or \$15,000 of term life insurance at any age. Spouses below age 55 are eligible for increments of \$5,000, subject to an overall maximum of \$30,000. Proof of good health is required for spouse to enroll.
- Children may be covered under either a \$5,000 or a \$10,000 term rider. Proof of good health is not required for children.
- Optional term life insurance product is administered by Minnesota Life, lifebenefits.com/stateoftn.
- You can now designate beneficiaries in Edison for Basic Term Life, Accidental Death & Dismemberment and Optional Accidental Death & Dismemberment.

Long-Term Care Insurance

- Long-Term Care Insurance is administered by **MedAmerica**
- Covers services for individuals no longer able to care for themselves:
 - Nursing home care
 - Assisted living
 - Home healthcare
 - Home care
 - Adult Day Care
- **You have 90 days to enroll with guaranteed-issue coverage**
 - Your spouse, dependent children, parents and parents-in-law may also apply
- Premiums are based on age of the insured at the time of enrollment

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50

- Qualified employees, their eligible dependents (spouse and children ages 18 – 25), retirees, parents and parents-in-law are eligible to enroll in long-term care insurance through MedAmerica.
- It covers services required by individuals who are no longer able to care for themselves without the assistance of others. Natural aging, a serious illness or an accident may bring on this need.
- Services covered include nursing home care, assisted living, home healthcare, home care and adult day care.
- As a new employee, you have 90 days to enroll and have guaranteed-issue coverage. This means you will be allowed to enroll regardless of your health, age, gender or other factors that might predict your use of health services, such as a pre-existing condition.
 - You may still apply for coverage later, but will be subject to medical underwriting review. If they apply, your spouse, eligible dependent children (ages 18 through 26), parents and parents-in-law must answer questions about their health status and will be subject to medical underwriting review.
- The premium for this optional program is the full responsibility of the member. Premiums are based on the age of the insured at the time of enrollment. So the younger you are when you apply, the lower your monthly premium will be. You may choose to have the monthly premium taken from your payroll check or may opt for a direct bill arrangement with the carrier for quarterly, semi-annual or annual premium payment.

Sick Leave Bank

- Administered by **Tennessee Department of Human Resources**
- Provides sick leave to qualifying members
- A member may receive a maximum of 90 days from the Bank
- You must be employed for at least 12 months and have at least six days of sick leave as of Oct. 31 to enroll
- Initially, four days of sick leave are deducted and donated to the Bank. The member must be employed full-time and in leave accruing status
- A minimum of one day will be deducted on Oct. 1 each subsequent year
- New members are eligible to apply for grants of sick leave on Feb. 1 following enrollment.
- To learn more, visit www.tn.gov/dohr/employees/sickleave.html

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51

- The Sick Leave Bank is administered by the Tennessee Department of Human Resources and provides additional sick leave benefits. It's available to qualifying members who have exhausted their sick, compensatory and annual leave balances due to personal illness, injury, medical condition or quarantine. Members may receive grants of up to 90 days of sick leave from the bank within a 12-month period.
- You must be employed for at least 12 full months and have at least six days of sick leave as of October 31st before you're eligible to enroll in the Sick Leave Bank. Once eligible, you may enroll during the months of August, September or October of any year.
- If you decide to join the Bank, you will initially have the equivalent of four days of sick leave deducted and donated to the Bank. The member must also be employed full time and in leave accruing status. Each following year a minimum of one day of sick leave will be deducted on October 1st.
- New members are eligible to apply for grants of sick leave on February 1 following enrollment.
- For more detailed information, please refer to the Tennessee Department of Human Resources' website.

Flexible Benefits (FSAs)

- Lower your taxes
- Available to all State employees
- Reimburses you for qualified expenses from pre-tax income by enrolling in one of the following reimbursement accounts:
 - Medical expenses
 - Dependent care expenses
 - Parking expenses
 - Transportation expenses
- Fill out a reimbursement form for eligible charges and money is deposited into your bank account when expense is approved.
- Flexible Spending Accounts are tied to the insurance coverage effective date. FSA benefits will begin the same date as insurance coverage.

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52

- A Flexible Benefits Plan is designed to help employees reduce taxes.
- All State employees who receive regular paychecks are eligible to participate in the Flexible Benefits Plan.
- It allows you to be reimbursed for certain expenses from your pre-tax income by enrolling in one of the following reimbursement accounts:
 - With a **medical expenses reimbursement account**, you can set aside money to pay for eligible medical expenses with your pre-tax contribution.
 - Note: You cannot have a medical flexible reimbursement account (FSA) and fund a Health Savings Account in the same year. You can have a limited-purpose FSA account to pay for dental and vision expenses.
- The amount you can set aside for a **dependent day care reimbursement account** depends on your tax filing status.
- Additional flex accounts are available for a **parking reimbursement account** and a **transportation reimbursement account**.
 - Please visit www.IRS.gov for more information and to determine contribution limits for 2016.
- The amount you can contribute to a flex benefits account is set by the IRS and the limits are subject to change yearly.
- Flexible Benefit deductions are taken from your pay check before federal

income tax and Social Security tax are calculated. This means your taxes are calculated on the reduced amount.

- To be reimbursed for an eligible expense:
 - Fill out a form located on the Department of Treasury's website and fax or mail it to them. Once the expense is approved, the money is then deposited directly into your bank account.
- Please note, Flexible Spending Accounts are tied to the insurance coverage effective date. FSA benefits will begin the same date as insurance coverage. For example, if your hire date is 8/2, coverage will begin on 10/1.

Hybrid Pension Plan

- New hires with the State will be enrolled in the Hybrid Pension Plan
- Employees transferring from the State, Higher Education or a Local Education Agency as a K-12 teacher will be grandfathered into the legacy plan
 - Employees transferring from local government will be treated as a new hire
- The Hybrid Pension Plan contains both a Defined Benefit and a Defined contribution component
 - Defined benefit component is administered by TCRS
 - Defined contribution component is administered by **Empower Retirement**
- Shared risk by Employer and Employee
- Employees are required to contribute to the plan

Go to treasury.tn.gov/dc for more information

PARTNERS
FOR HEALTH

53

- The state offers a Hybrid Pension plan.
- New hires with the State will be enrolled in this plan.
 - Someone is also considered a new hire if he/she has ever lost membership in TCRS (i.e., the employee terminated or refunded contributions in the legacy plan or the employee terminated and refunded contributions in the former legacy plan or the employee terminated, was not vested, and was not employed for a period of seven years or more).
- The Hybrid Pension Plan contains both a Defined Benefit and a Defined contribution component.
 - Defined benefit component is administered by TCRS
 - Defined contribution component is administered by Empower Retirement
- The risk for this plan is shared by the Employer and the Employee.
- Employees are required to contribute to the plan.
- For more information about the defined benefit and the defined contribution including employee and State contribution percentages; employee rights regarding the account; auto-enrollment for defined contribution, go to the Treasury website at treasury.state.tn.us.

Enrolling in Benefits

- All State employees must enroll using Edison Employee Self Service (ESS) for health, dental and vision coverage and optional accidental death & dismemberment insurance
- Enrollment must be completed within **31 days** of your hire date
- Any required dependent verification must also be submitted during this timeframe
 - Example dependent verification documents include:
 - Federal Income Tax Return for a spouse
 - Birth certificate for a child

To enroll in optional benefit products such as life insurance, use the separate enrollment forms provided by your ABC.

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54

- If you choose to enroll in health, dental, vision and optional AD&D benefits, you must use Edison Employee Self Service (ESS) to enroll.
- Enrollment must be completed within 31 days of your hire date. If you want to cover your spouse or children, you will also need to provide documentation during this time to verify their relationship to you. Examples of dependent verification can include a marriage license and Federal Income Tax Return for a spouse or a birth certificate for a child. A complete list of required documentation for dependent verification can be found on the BA website (www.tn.gov/finance/section/fa-benefits) under the **Forms** tab in the **Health and Dental** box.
- If you choose to enroll in any of the optional products we've discussed in this presentation, please consult their individual enrollment forms for submission deadlines. All enrollment forms will be provided by your ABC.
 - **Please note:** Optional Term Life enrollment is available through Minnesota Life's website or by a paper enrollment form.
 - Also, Long-Term Care Insurance enrollment is available through the MedAmerica website or by completing a paper enrollment form.

Online Enrollment through ESS

To select your health insurance and other benefit options:

- Log on to Edison
 - » www.edison.tn.gov
 - » Use username and temporary password provided by your Human Resource office
 - » Go to Employee Self Service > Benefits > Benefits Enrollment
 - » Click **SELECT**
 - » Follow the prompts
- If covering dependents, submit dependent verification by:
 - » Uploading electronic documentation
 - » Faxing documentation to Benefits Administration service center

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55

- Employees can enroll in health insurance and other benefit options online through Employee Self Service (ESS).
- Online enrollment is easy and convenient. Simply log in to Edison using the username and temporary password provided by your Human Resource office or ABC. Navigate to bottom left hand side of the main page and select “**Benefits Enrollment**”. You will then click on the “**Select**” button to start enrollment. Follow the prompts to make your selections and the system will take you through the rest of the process.
- If you are covering dependents, you can submit your dependent verification by uploading copies of the appropriate documentation in Edison. Or, if you do not have electronic copies, you may also fax the required documentation to the Benefits Administration service center at 615-741-8196.

When Will Coverage Begin?

- Health, dental, vision and basic term life/AD&D coverage begin on the first day of the month after one full calendar month of employment from your hire date
- If you are hired on Sept. 15, coverage would begin on Nov. 1
- Optional Term Life coverage begins after three full calendar months from employment/eligibility
- Optional Long-Term Care effective date is included with the Certificate of Coverage issued by MedAmerica
- Ask your ABC if you have questions about when your coverage begins

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FOR HEALTH

56

- Once you enroll, your health, vision, dental, basic term life insurance and Accidental Death and Dismemberment insurance coverage will begin on the first day of the month after one full calendar month of employment from your hire date.
 - For example, if you are hired September 15th, your coverage will begin on November 1st. Your ABC can help if you have questions about when your coverage begins.

When Are Premiums Paid?

- Your ABC will tell you when your premiums will be deducted from your paycheck
- Enter your benefit selections in ESS or submit your enrollment forms to your ABC as soon as possible.
 - If you do not enter your benefit selections early, in some instances you could end up with a double deduction from your paycheck the first month of enrollment.

- Your ABC will tell you when your premiums will be deducted from your paycheck.
- We do recommend entering your benefit selections in ESS or submitting your enrollment forms to your ABC as soon as possible.
- If you do not enter your benefit selections early, In some instances, you could end up with a double deduction from your paycheck.
 - For example, double deductions will occur in the following scenario:
 - The employee's hire date is July 31 (the employee has until August 31 to enroll).
 - If the employee enters their enrollment in ESS after mid-August (i.e., after payroll "runs") the employee will have two months of premiums deducted.
 - In this instance, if the employee enters his or her elections NO LATER than the first week of August, they WILL NOT be double deducted.

When Will My ID Cards Arrive?

- Within three weeks of the date your application is processed

BlueCross BlueShield	Cigna
<ul style="list-style-type: none">• Sends up to two ID cards automatically, both with member's name• These may be used by any covered dependent	<ul style="list-style-type: none">• Sends separate ID cards for each insured family member with each participant's name• There may be up to four ID cards in each envelope

- **CVS/Caremark** will send separate ID cards for pharmacy benefits
- If you enroll in dental or vision benefits, you will receive your ID cards within three weeks

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PARTNERS
FOR HEALTH

58

- Once your enrollment application has been processed, you will generally receive your new health insurance ID cards within three weeks.
- If you enrolled in health coverage with BlueCross BlueShield, you will receive up to two ID cards automatically. The member's name will be printed on all cards, but these cards may be used by any covered dependent.
- If you choose health coverage with Cigna, you will receive separate ID cards for each insured family member with the participant's name printed on each. Cigna will send up to four ID cards in each envelope and additional ID cards in a separate envelope.
- After you receive your initial cards, if you need additional ID cards, you can request them by contacting the carriers directly.
- In addition to your health insurance ID cards, you will also automatically receive separate pharmacy ID cards. If you are enrolled in family coverage, your ID cards may be sent in separate envelopes.
- If you enroll in dental or vision coverage, you will typically receive your ID cards within three weeks.

Retiree Insurance

- Retiree health insurance coverage (pre-65 retirees) is not available to employees whose employment first began on or after July 1, 2015.
- Medicare supplement insurance will not be available to any employee whose first employment is on or after July 1, 2015.
- Any senator, representative or governor if first elected to office after July 1, 2015, is not eligible to continue coverage after retirement from office.
- Any employee whose first state employment began before July 1, 2015, and who returns to state service after July 1, 2015, will not be prohibited from retiree coverage if the employee did not accept a lump sum payment from TCRS before July 1, 2015. Employees must also meet all other retiree insurance eligibility requirements.

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59

- A new law regarding retiree insurance was approved by the legislature in April of 2015.
- As of July 1, 2015, retiree health insurance coverage for pre-65 retirees will not be available to any employee whose employment with the state first began on or after July 1, 2015. Employees hired before July 1, 2015, will be grandfathered in.
- Medicare supplement medical insurance will not be available to any employees whose first employment with the state began on or after July 1, 2015. Employees hired before July 1, 2015, will be grandfathered in.
- Likewise, any senator, representative, governor if first elected to office after July 1, 2015, is not eligible to continue coverage after retirement from office.
 - But any employee whose first state employment began before July 1, 2015, and who returns to state service after July 1, 2015, may participate in retiree coverage if the employee did not accept a lump sum payment from TCRS before July 1, 2015, and if the employee meets eligibility requirements for retiree insurance.
- If you have questions about the above or your insurance options, we encourage you to talk to your Agency Benefits Coordinator (ABC).

Your Privacy

- Your personal health information is strictly confidential
- Your health privacy rights are protected through a federal law called "HIPAA"
- Benefits Administration can only discuss benefits information with the head of contract (HOC)
- The **Authorization for Release of Protected Health Information** form must be completed before Benefits Administration can discuss benefits information with your spouse or other authorized representative

To print and complete a release form, visit www.tn.gov/finance/section/fa-benefits. On this page, select the "Forms" tab.

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FOR HEALTH

60

- All of our members' personal health information is strictly confidential. Your health privacy rights are protected through a federal law called HIPAA. It requires your personal health information not be shared without your consent so Benefits Administration can only discuss benefit information with the employee who is enrolling in coverage, also known as the head of contract or HOC.
- If you would like to grant Benefits Administration permission to speak to someone other than you about your benefits, please complete and submit an Authorization for Release of Protected Health Information form to Benefits Administration. This will allow your spouse or another individual of your choosing to receive your health information on your behalf. This form is available in the forms section of our website or from your ABC.
- Please note that your personal health information may be used or disclosed by and within each plan as well as the State Group Insurance Program third-party "business associates" or contractors as needed for your treatment, payment of benefits or other health care plan operations.

Insurance Carrier Websites

- BlueCross BlueShield, Cigna and CVS/caremark each offer member websites that allow you to:

- View detailed information about your claims
- Print temporary ID cards
- Access other helpful member services

➤ **BlueCross BlueShield**

www.bcbst.com/members/tn_state/

➤ **Cigna**

www.cigna.com/site/stateoftn

➤ **CVS/caremark**

www.info.caremark.com/stateoftn

www.partnersforhealthtn.gov

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61

- BlueCross BlueShield, Cigna and CVS/caremark each offer member websites that allow you to view detailed information about your claims, print temporary ID cards and access other helpful member services. These member websites offer a convenient way to keep track of your health insurance benefit information. All you have to do is create an online account to get started.

Who to Contact

- Your primary point of contact is your **Agency Benefits Coordinator (ABC)**
- For questions about a provider or insurance claim, contact your insurance carrier directly via the carrier's member website or the number on the back of your ID card
- For questions about eligibility and enrollment, call the Benefits Administration service center at **1-800-253-9981**
- **ParTNers for Health**
www.partnersforhealthtn.gov
- **Benefits Administration**
www.tn.gov/finance/section/fa-benefits

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62

- We have covered a lot of new information in this presentation, so it's important to know who to ask if you have questions or need more information at a later time. Your ABC will be your primary point of contact, and he or she will be able to answer many of your benefits-related questions or help point you in the right direction.
- If you have questions about a provider or insurance claim, contact your insurance carrier directly. You can find your carrier's number in the Eligibility and Enrollment Guide or by visiting their member website. Once you receive your ID card, you can also find the carrier's phone number listed on the back of your card.
- If you have specific questions regarding eligibility or enrollment in benefits, you may call the Benefits Administration service center at 1-800-253-9981.
- The ParTNers for Health and Benefits Administration websites are great resources as well, and include contact information for all of our benefits vendors.



**Thank you for your attention
during this presentation.**

More information is available at
www.tn.gov/finance/section/fa-benefits

**If you have questions, please ask your Agency
Benefits Coordinator at this time.**

- This concludes the new employee benefits orientation. To watch this presentation again, or to access the forms and other resources discussed during this presentation, visit the Benefits Administration New Employee Page. Go to www.tn.gov/finance/section/fa-benefits and click on the New Employee tab on the left side of your screen.
- Thank you for your attention during this presentation. If you have questions, please ask your Agency Benefits Coordinator at this time.